

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION

IN RE:

QUENTIN ALEXANDER STEPHENS }
DEBTOR. }
 }

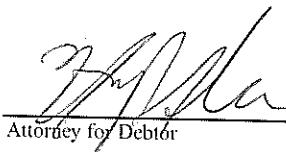
CASE NUMBER:
16-71479
JUDGE
CHAPTER 11

DEBTOR'S MONTHLY OPERATING REPORT (INDIVIDUAL)
FOR THE PERIOD

FROM 1-Jul-17 TO 31-Jul-17

Comes now the above-named debtor and files its Monthly Operating Report in accordance with the Guidelines established by the United States Trustee and FRBP 2015.

Dated: 8-22-17



Attorney for Debtor

Debtor's Address
and Phone Number:
3294 Kyle Dawn Circle
Lawrenceville, GA 30045

Tel. (404)606-9871

Attorney's Address
and Phone Number:
Slipakoff & Slomka, PC
2059 Paces Ferry Rd SE Suite 1700
Atlanta, GA 30339
Bar No. ____ 652875
Tel. ____ 404-800-4001

Note: The original Monthly Operating Report is to be filed with the court and a copy simultaneously provided to the United States Trustee. Monthly Operating Reports must be filed by the 20th day of the following month.

For assistance in preparing the Monthly Operating Report, refer to the following resources on the United States Trustee Program website,
<http://www.justice.gov/ust/r20/index.htm>

- 1) Instructions for Preparation Debtor's Chapter 11 Monthly Operating Report
- 2) Initial Filing Requirements
- 3) Frequently Asked Questions (FAQs)

SUMMARY OF CASH RECEIPTS AND CASH DISBURSEMENTS

Case Name:	<i>Gweneth A. Stephens</i>
Case Number:	<i>16-71479-JRS</i>

Note: The information requested below is a summary of the information reported the various Schedules and Attachments contained within this report.

Dep	Month	Cumulative Total
<i>6/26/17</i>	<i>Aug stn</i>	
CASH- Beginning of Month (Household)	\$ <i>1</i>	<i>3202.13</i>
CASH- Beginning of Month (Business)		
Total Household Receipts	\$ <i>1</i>	<i>13141.59</i>
Total Business Receipts		
Total Receipts	\$ <i>1</i>	<i>13141.59</i>
Total Household Disbursements	\$ <i>1</i>	<i>10459.42</i>
Total Business Disbursements		
Total Disbursements	\$ <i>1</i>	<i>10459.42</i>
NET CASH FLOW (Total Receipts minus Total Disbursements)	\$ <i>1</i>	<i>2682.17</i>
CASH- End of Month (Individual)	\$ <i>1</i>	<i>2682.17</i>
CASH- End of Month (Business)		

CALCULATION OF DISBURSEMENTS FOR UNITED STATES TRUSTEE QUARTERLY FEES

TOTAL DISBURSEMENTS (From Above)		
Less: Any Amounts Transferred or Paid from the Business Account to the Household Account (i.e., Salary Paid to Debtor or Owner's Draw)		
DISBURSEMENTS FOR U.S. TRUSTEE FEE CALCULATION		

I declare under penalty of perjury that this statement and the accompanying documents and reports are true and correct to the best of my knowledge and belief.

This 14 day of Aug 20 17 
Debtor's Signature

**MONTHLY OPERATING REPORT -
INDIVIDUAL**

ATTACHMENT NO. 2

BANK ACCOUNT RECONCILIATIONS

Bank Account Information				
	Account #1	Account #2	Account #3	Account #4
Name of Bank:	Region			
Account Number:	0253264967			
Purpose of Account (Business/Personal)	D/P			
Type of Account (e.g. checking)	Overdue			
1. Balance per Bank Statement	2682.17			
2. ADD: Deposits not credited (attach list to this report)				
3. SUBTRACT: Outstanding Checks (attach list)				
4. Other Reconciling Items (attach list to this report)				
5. Month End Balance (Must Agree with Books)	2682.17			
TOTAL OF ALL ACCOUNTS	\$			

Note: Attach a copy of the bank statement and bank reconciliation for each account.

Note: Attach a copy of each investment account statement.

**SCHEDULE OF HOUSEHOLD
CASH RECEIPTS AND CASH DISBURSEMENTS**

	Month	Cumulative Total
CASH - Beginning of Month	\$ 3201.13	
CASH RECEIPTS		
Salary or Cash from Business	\$ 13,141.59	
Wages from Other Sources (attach list to this report)		
Interest or Dividend Income		
Alimony or Child Support		
Social Security/Pension/Retirement		
Sale of Household Assets (attach list to this report)		
Loans/Borrowing from Outside Sources (attach list to this report)		
Other (specify) (attach list to this report)		
TOTAL RECEIPTS	<u>13,041.59</u>	
CASH DISBURSEMENTS		
Alimony or Child Support Payments		
Charitable Contributions	500.00	
Gifts	1350.00	
Household Expenses/Food/Clothing	1504.90	
Household Repairs & Maintenance		
Insurance	363.00	
IRA Contribution		
Lease/Rent Payments		
Medical/Dental Payments		
Mortgage Payment(s)		
Other Secured Payments	752.20	
Taxes - Personal Property		
Taxes - Real Estate		
Taxes Other (attach schedule)		
Travel & Entertainment	1276.76	
Tuition/Education	1400.00	
Utilities (Electric, Gas, Water, Cable, Sanitation)	430.00	
Vehicle Expenses		
Vehicle Secured Payment(s)	2888.90	
U. S. Trustee Quarterly Fees		
Professional Fees (Legal, Accounting)		
Other (attach schedule)		
Total Household Disbursements	<u>10459.42</u>	
CASH - End of Month (Must equal reconciled bank statement- Attachment No. 2)	\$ 2682.17	

MONTHLY OPERATING REPORT -
INDIVIDUAL

ATTACHMENT NO. 1

QUESTIONNAIRE		
	YES*	NO
1. Have any assets been sold or transferred outside the normal course of business during this reporting period?		✓
2. Have any funds been disbursed from any account other than a debtor in possession account?		✓
3. Are any post-petition receivables (accounts, notes, or loans) due from any relatives, insiders, or related party?		✓
4. Have any payments been made on pre-petition liabilities this reporting period?		✓
5. Have any post-petition loans been received by the debtor from any party?		✓
6. Are any post-petition payroll taxes past due?		✓
7. Are any post-petition state or federal income taxes past due?		✓
8. Are any post-petition state or local sales taxes past due?		✓
9. Are any post-petition real estate taxes past due?		✓
10. Are any amounts owed to post-petition creditors/vendors delinquent?		✓
11. Are any wage payments past due?		✓

*If the answer to any of the above questions is "YES," provide a detailed explanation of each item on a separate sheet.

INSURANCE INFORMATION		
	YES	NO*
1. Are real and personal property, vehicle/auto, general liability, fire, theft, worker's compensation, and other necessary insurance coverages in effect?	✓	
2. Are all premium payments current?	✓	

*If the answer to any of the above questions is "NO," provide a detailed explanation of each item on a separate sheet.

CONFIRMATION OF INSURANCE				
TYPE of POLICY	and	CARRIER	Period of Coverage	Payment Amount and Frequency

Check here if United States Trustee has been listed as a Certificate Holder on all policies of insurance.

DESCRIBE PERTINENT DEVELOPMENTS, EVENTS, AND MATTERS DURING THIS REPORTING PERIOD:
Estimated Date of Filing the Plan of Reorganization and Disclosure Statement: _____

QUENTIN A
STEPHENS

LIFEGREEN CHECKING *4967

POSTED BALANCE	PENDING	AVAILABLE BALANCE	TOTAL OFFERS	EARNS REWARDS
\$2,025.10	-\$1,375.00	\$650.10	2	\$0.00
View More Details				
How do I earn cash back?				

Transaction History

Search for Transactions

[Advanced Search](#)

Find posted transactions using any or all of the following options:

[Close X](#)

Transaction Type(s):

Date Range: Most recent

Amount(s):

From: To:

Check Number(s):

[Search](#) [Reset](#)

Date	Type	Description	Amount	Balance
8/4/2017	Card Purchase	GOLDEN KRUST 9285	-\$66.83	\$3,967.80
8/4/2017	Card Purchase	SQ *CAKES BY NI 9285	-\$155.24	\$4,034.63
8/4/2017	Card Purchase	DOMINO 5 8981 9285	-\$34.66	\$4,189.87
8/4/2017	Electronic Credit	SONS AUTO HOLDIN DIRECT PAY	\$2,113.69	\$4,224.53
8/3/2017	Card Purchase	QUIKTRIP 9285	-\$18.23	\$2,110.84
8/3/2017	Card Purchase	JIMMY JOHNS 243 9285	-\$22.00	\$2,129.07
8/3/2017	Card Purchase	QUICK LIQUOR, 1 9285	-\$44.92	\$2,151.07
8/3/2017	Card Purchase	RACETRAC072 0 9285	-\$15.36	\$2,195.99
8/3/2017	Check	CHECK #0	-\$1,400.00	\$2,211.35
8/3/2017	Check	CHECK #0	-\$500.00	\$3,611.35
8/2/2017	Card Purchase	EL AGAVE MEXICA 9285	-\$35.53	\$4,111.35
8/2/2017	Card Purchase	QT 798 0 9285	-\$10.25	\$4,146.88
8/2/2017	Card Purchase	TLF*ABSOLUTELY 9285	-\$120.90	\$4,157.13
8/1/2017	Card Purchase	STARBUCKS STORE 9285	-\$15.19	\$4,278.03
7/31/2017	Card Purchase	J2 EFAX SERVIC 9285	-\$12.95	\$4,293.22

	Type		Balance
7/31/2017	Card Purchase	GOOGLE *Wallet 9285	-\$170.00 \$4,306.17
7/31/2017	Card Purchase	GOOGLE *Wallet 9285	-\$400.00 \$4,476.17
7/31/2017	Card Purchase	QT 820 0 9285	-\$7.29 \$4,876.17
7/31/2017	Card Purchase	QT 820 0 9285	-\$15.49 \$4,883.46
7/28/2017	Electronic Credit	SONS AUTO HOLDIN DIRECT PAY	\$2,113.70 \$4,898.95
7/27/2017	Card Purchase	STARBUCKS STORE 9285	-\$11.08 \$2,785.25
7/26/2017	Card Purchase	CHEVRON 0201845 9285	-\$10.13 \$2,796.33
7/26/2017	Card Purchase	VN Pho 9285	-\$19.73 \$2,806.46
7/26/2017	Card Purchase	RUTHS CHRIS STE 9285	-\$382.08 \$2,826.19
7/25/2017	Debit	360 SHEFFIELD FI TRANS PMT	-\$372.89 \$3,208.27
7/25/2017	Card Purchase	RACETRAC072 0 9285	-\$5.15 \$3,581.16
7/25/2017	Card Purchase	CCS*COUNTRYINS 9285	-\$363.00 \$3,586.31
7/24/2017	Payment	SANTANDER CONSUM ONLINE PMT	-\$1,050.00 \$3,949.31
7/24/2017	Card Purchase	GOOGLE *Wallet 9285	-\$155.00 \$4,999.31
7/24/2017	Card Purchase	BEVERAGE SUPERS 9285	-\$122.95 \$5,154.31
7/24/2017	Card Purchase	AMC COLONIAL 18 9285	-\$35.49 \$5,277.26
7/21/2017	Electronic Credit	SONS AUTO HOLDIN DIRECT PAY	\$2,113.69 \$5,312.75
7/21/2017	Electronic Credit	SONS AUTO HOLDIN DIRECT PAY	\$794.35 \$3,199.06
7/20/2017	Debit	SHEFFIELD FIN PHONEDRAFT	-\$372.89 \$2,404.71
7/18/2017	Card Purchase	GOOGLE *Wallet 9285	-\$500.00 \$2,777.60
7/17/2017	Card Purchase	TARGET T- 5950 9285	-\$164.87 \$3,277.60
7/17/2017	Card Purchase	GOOGLE *Wallet 9285	-\$165.00 \$3,442.47
7/17/2017	Card Purchase	GOOGLE *Wallet 9285	-\$15.00 \$3,607.47
7/17/2017	Card Purchase	GOOGLE *Wallet 9285	-\$20.00 \$3,622.47
7/14/2017	Card Purchase	GOOGLE *Wallet 9285	-\$325.00 \$3,642.47
7/14/2017	Electronic Credit	SONS AUTO HOLDIN DIRECT PAY	\$1,844.39 \$3,967.47
7/14/2017	Electronic Credit	SONS AUTO HOLDIN DIRECT PAY	\$445.55 \$2,123.08
7/11/2017	Payment	US BANK LOAN ONLINE PMT	-\$463.98 \$1,677.53
7/10/2017	Debit	HMF HMFUSA.com	-\$1,375.00 \$2,141.51
7/10/2017	Debit	GOOGLE Wallet P2P	-\$160.00 \$3,516.51

Type

Balance

7/7/2017	Debit	HARLAND CLARKE CHK ORDERS	-\$10.00	\$3,676.51
7/7/2017	Electronic Credit	SONS AUTO HOLDIN DIRECT PAY	\$1,844.39	\$3,686.51
7/3/2017	Check	CHECK #0	-\$1,350.00	\$1,842.12
7/3/2017	Transfer	EB FROM CHECKING # *****9362	\$92.48	\$3,192.12
6/30/2017	Electronic Credit	SONS AUTO HOLDIN DIRECT PAY	\$1,871.83	\$3,099.64
6/27/2017	Transfer	EB TO CHECKING # *****9362	-\$10.01	\$1,227.81